

WHAT TO PACK.

Getting Prepared for
your Career Journey



Life's a Journey,
bring the essentials

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Getting Prepared for your Career Journey

State of Montana

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March 2008

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This publication was adapted from "Career Wonders" by Labor Market Information Center of the South Dakota Department of Labor.

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What do you want to do FOR the rest of your life?

Don't you hate that question?

"I'm fourteen years old!" you want to shout, "How am I supposed to know? I don't even know what careers there are, so how am I supposed to choose one?"

So relax. This book isn't about choosing what you want to be when you grow up. In fact, it's probably better if you don't decide so early. This is a time to explore all the possibilities. Feel free to keep your options open. No pressure.

Your career journey will be a long one, lasting most of your life. Even after you've landed your first job, your journey will continue as you move up in your company, switch jobs, or pursue an entirely different career.

To be prepared for the long road ahead, you'll have to pack carefully.

That's what this book is for: to serve as a guide to the journey you're about to take, and to make you aware of all the tools and skills you'll need to bring with you as you begin your journey.

You may not know much about all the different careers out there, but you know everything there is to know about yourself and your interests. This book can help you match your likes and dislikes to different career types, and show you how your personal interests relate to the world of work.

On your career journey, you will find many paths. Why not explore some of them while you've got a little time to wander?



...But Why Start now?

No pressure, remember?

So try not to freak out when I say that now is the perfect time to start planning for the future.

"What's the big rush?" you ask. "I've got 4 years of high school ahead of me, and possibly college after that. Isn't that plenty of time to decide?"

Well, let's start small then. Now is the perfect time to start planning for high school.

High School Graduation Requirements:

The minimum high school graduation requirements set by the Montana Board of Public Education are as follows:

Minimum of 20 credits (1 credit = 1 year) to graduate. Those 20 credits must include...

- 4 credits of English language arts
- 2 credits of Mathematics
- 2 credits of Social Studies
- 2 credits of Science
- 1 credit of Health Enhancement,
with 1/2 credit each year for 2 years
- 1 credit of Arts
- 1 credit of Vocational/Technical Education

Please Note: In Montana, a school district can establish its own requirements for graduation, so be sure to check into your district's requirements.

Do you know what courses are required for you to graduate? And what about all the different electives you can choose from? Will you take just the ones that sound fun, or the ones that look good on a college application?

Did you know that some colleges require four years of math, even if you only needed three to graduate from high school? The choices you make now can either open or close doors for you after graduation. Even if you're certain you don't want to go to college, will you feel the same way four years from now?

Everybody changes their mind sometimes. That's perfectly natural. So leave yourself room to change your mind about your future. The more challenging classes you take in high school, the more options you'll have after graduation. Keep all your doors open.

But be aware, completing only the bare minimum of required courses probably won't get you into college. Check out the Montana University System's entrance requirements:

English:

4 credits - emphasis on written and oral communication skills, and literature

Social Studies:

3 credits - includes Global Studies, American History, Government, Economics, Indian History or other third-year courses

Mathematics:

3 credits - includes Algebra I, Geometry, and Algebra II

Laboratory Science:

2 credits - includes Earth Science, Biology, Chemistry, Physics

Additional 2 credits chosen from the following:

Foreign Language: (preferably 2 years)
Computer Science
Visual and Performing Arts
Vocational Education units

Math Standards:

ACT - 18 minimum on math portion,
SAT - 440 minimum on math portion, or
Advanced Placement Calculus Exam - 3 minimum

Why Worry Now About Education Beyond High School?

Don't Worry. Plan.
(Then you won't have to worry.)

The world beyond high school might seem so distant to you that you'd just as soon worry about choosing the right nursing home. But it sneaks up on you.

If you put off planning for too long, you may find that some of your choices have been made for you (You didn't take any foreign language classes? You can cross several dozen colleges off your list of options).

Compared to those who don't, people who complete some sort of education or training after high school usually:

- Have a wider range of job possibilities and options.
- Get a better start in life.
- They learn to express themselves clearly, make informed decisions, and use technology--all useful skills on and off the job.
- Develop lifelong learning skills
- Are in a better position to help their families and communities.

But the most important reason to plan ahead is so you can have the *kind of life* you want.

It's a Matter of Time...

One of the biggest reasons to plan for a career you'll enjoy is time.

The average American works until the age of 62. Suppose you start working full-time when you're 20. If you're like most people, how many years will you work? 1) _____

Let's look at working time from another angle, the percentage of time spent working. First, figure out how many total hours are in a week. 2) _____

The average person needs 8 hours of sleep per night. Subtract the average weekly hours spent sleeping from the total in the previous step. 3) _____

To make ends meet, most people need to work a full-time job (or two or more part-time jobs). Full-time is usually defined as working 40 or more hours a week. Assuming 40 hours as average, subtract those hours from the remaining (non-sleeping) hours in a week. 4) _____

What percentage of your non-sleeping time will you spend on the job each week? 5) _____

Wouldn't you rather spend all that time on the job doing work that you enjoy rather than getting stuck with a job you dislike just so you can pay the bills?

But wait, there's more! The work you do also tends to influence many other parts of your life:

- The people you socialize with
- The amount of time you have for family and friends
- Where you live
- Your leisure activities and hobbies

In other words, your career will be a HUGE part of who you are!

Answers: 1) 42 years 2) 168 hours 3) $168 - 56 = 112$ hours 4) $112 - 40 = 72$ hours 5) 36%

Money Talk\$



IT'S ALL ABOUT ME.

If you're not convinced by any of these reasons for making career and education plans for high school and beyond, just check out the numbers. A high school diploma will qualify you for little better than a minimum wage job.

The more education you get, the higher your earning potential. Education can take you from a minimum wage job into a career with better pay, better working conditions, good benefits, and opportunities to move up in the company. Check out the table to the right to see the difference a little education makes.

"Wait", you say, "Money isn't everything." And it's not. Most of us don't aspire to be filthy rich. We just want to earn enough to live comfortably. We don't need a McMansion; we just want to own a house that's big enough for our families, to live in a decent neighborhood, to be able to buy food, to maintain a car that runs, and to have enough money left over to pursue our hobbies, plus a little extra to sock away for a vacation every few years. That's not asking too much, is it?

Unfortunately, with a minimum wage job, it is.

The difference between the money you can earn with a high school diploma vs. a Master's Degree isn't a choice of living a normal life vs. living in the lap of luxury. Rather, it can be the difference between living comfortably vs. living paycheck to paycheck.

Who wants to feel financially trapped in a life they hate, but can't change because they can't afford to take time off and look for a better job? Sure, money can't buy happiness, but not having enough money can certainly make for an unhappy life.

So how much money will you need to make to afford the kind of lifestyle you want? Complete the budgeting exercise on the next few pages to find out.

Why consider college?

Check the numbers:

Montana Average Annual Wages by Education

| | |
|---|----------|
| High School Dropout | \$16,461 |
| High School Diploma | \$21,938 |
| Some College/Associate (2 yr.) Degree | \$24,075 |
| Bachelor's Degree (4 years) | \$31,447 |
| Graduate/Professional Degree (6+ years) | \$42,195 |

Source: U.S. Census Bureau, American Community Survey 2006

Unemployment Rates by Education

| | |
|--|-------|
| High School Dropout | 10.5% |
| High School Diploma | 3.7% |
| Some College/Associate (2 year) Degree | 3.4% |
| Bachelor's Degree or higher | 1.9% |

Source: U.S. Census Bureau, Current Population Survey 2006

**Take as many courses as you can in high school while they're FREE!
(Have you checked out the cost of college?)**

Budgeting Worksheet:

How much money will you need to Make it on your own?

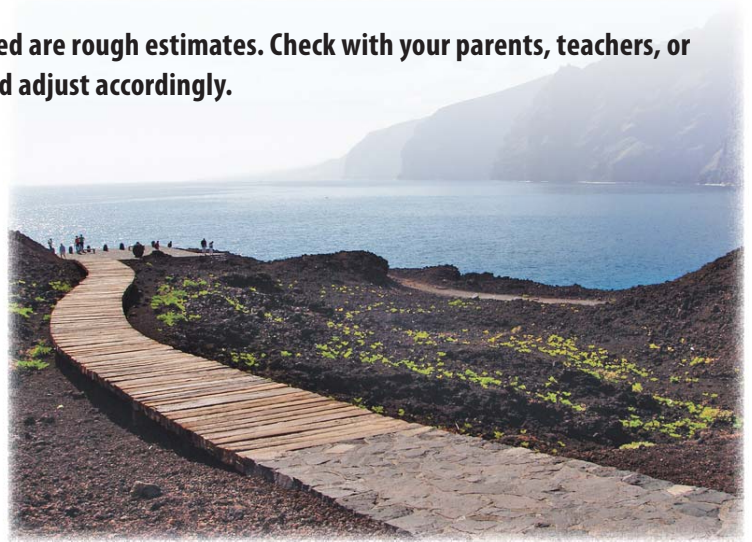


You've seen how much more you can earn with a little post-high school education, but what do those numbers mean? Will \$21,938 a year cover your basic living expenses? Will you be able to afford season passes to your favorite ski resort on an annual salary of \$31,447? Here's your chance to find out how far your paycheck will go.

Estimate your monthly expenses for each of the items listed. Be realistic. Use the most accurate information you can get. Living expenses vary a lot from place to place, so think about what area you want to live in.

The figures we've provided are rough estimates. Check with your parents, teachers, or counselor about costs and adjust accordingly.

Figure your Monthly Budget



Step One: Estimate Your Expenses

1. Rent or House Payment - You need somewhere to live, and you have two basic options: buy a home, or rent one.

If you plan to rent:

Look up monthly rental prices in the newspaper. Look for an apartment or house that fits the lifestyle you want. Planning to have a family? Make sure you've got enough bedrooms.

You'll also need to protect yourself with renters insurance. After you determine the type of property you want to rent, contact an insurance agent in the area for prices on renters insurance. You can often get a discount if you use the same company for car insurance, so ask about a multiple policy discount.

Monthly rent: _____

Renter's insurance: _____

If you plan to buy:

Look up real estate prices for the area where you want to live. Mortgage payments will vary, but for a rough estimate, figure \$60 for every \$10,000 the house costs.

Homeowner's insurance is not optional. You are required by law to have it if you own a home. Contact a local insurance agent, or ask your parents, teachers, or counselor for an estimate. The same goes for real estate taxes. A realtor in your area should be able to tell you what the local taxes are.

Mortgage: _____

Real Estate Taxes: _____

Homeowner's Insurance: _____

2. Utilities

Whether you rent or buy your home, nearly everyone must pay for their own electricity and heat. For a small apartment, figure about \$90 for an average month. For a small house, plan about \$150.

If you plan to rent, you may or may not have to pay for the water. Homeowners will definitely pay for water. Contact the utility company in the area where you want to live for rates.

As for garbage and sewer services, it will depend on where you live. For instance, many cities provide garbage and sewer as free services for homes within city limits. Landlords may or may not pay garbage and sewer if you rent. Ask some adults what they pay for these services.

Electric/Gas Bill: _____

Water Bill: _____

Garbage Bill: _____

Sewer Bill: _____

3. School Loans

Unless you can get enough in scholarship money, or have parents willing to pay for your education, you may need to borrow money for college or trade school. Plan on a minimum payment of \$70 for student loans.

Monthly school loan payment: _____

4. Vehicle Costs

If you live in the middle of a city, close to where you work and shop, you might not have to worry about a vehicle. If you live most anywhere else in Montana, plan on several expenses.

Unless you get a car as a graduation present, you'll probably need an auto loan. Figure \$20 for every \$1,000 the vehicle costs.

Like home ownership, vehicle ownership legally requires that you buy insurance. Contact a local insurer for price estimates. Keep in mind that the newer and more expensive your car is, the more you will have to pay to insure it. The same goes for the cost of licensing your car.

Contact your local licensing office or ask an adult what they pay (they'll likely give you the annual price, so make sure to divide it by 12 for the monthly cost).

Vehicles often require repairs and maintenance. The newer your vehicle, the less likely it will need frequent repairs. But if you drive a beater, it could be in the shop every few months. Ask some adults you know how much they spend on repairs in a year, then come up with an average cost for repairs (again, remember to divide by 12 for the monthly cost).

Finally, you're going to need gas. Since you never know what the price of gas is going to do, you'll have to use current prices to estimate the cost. The average passenger car in the U.S. uses 541 gallons of fuel per year, while the average light truck uses 813 gallons. Use these figures to calculate your monthly fuel expenses.

Auto loan payments: _____

Insurance: _____

Licensing: _____

Maintenance: _____

Gas: _____

5. Fixed Expenses

Fixed expenses are those that do not vary greatly in cost from one month to another. Ask your parents, teachers, or counselor for help estimating the expenses for the items listed below.

Cable/Satellite TV: _____

Telephone/Cell phone service: _____

Internet service: _____

Food: _____

Health Insurance: _____



6. Other Expenses

The little things add up quickly. You'll need to buy household items such as dish soap, laundry detergent, toothpaste, shampoo, soap, deodorant, etc. Ask some adults how much they budget per month for these types of items.

Miscellaneous Household Items: _____

Clothing: _____

Entertainment: _____

7. Savings

Having enough money to cover all your expenses is crucial, but it is equally important to save money for unexpected expenses, and for your future. Ideally, you should try to save at least 10% of your paycheck. However, not everyone can do this. For the purposes of this exercise, socking away \$100 a month is a decent start.

8. Dependents

What kind of future do you envision for yourself? Will you be married? Are you hoping to raise children? What about pets? With a spouse, you'll have the potential to double your income; but if you have kids, double-income means the additional expense of daycare. Children also need food, clothes, school supplies, health insurance, etc. Pets can also be a drain on your pocketbook. Pet food, vaccinations, vet bills, and other related expenses need to be figured into the monthly budget. Ask your parents how much it costs to take care of you. Then apologize.

Childcare expenses (per child): _____

Pet expenses: _____

Now add up all your monthly expenses.

Total Monthly Expenses = _____



Step Two: Apply Income Taxes

Income Taxes and Social Security are automatically withheld from your paycheck. These expenses account for a minimum of 25% of your gross (pre-tax) income. That means that the number you came up with in Step One represents only your take-home pay, which accounts for the other 75% of your paycheck. To figure your gross monthly pay, divide your Total Monthly Expenses by 75% (0.75).

Gross Monthly Pay = _____

Multiply the above number by 12 to determine the annual wage you will need to afford the lifestyle you want.

Gross Annual Pay = _____

Note: The estimated 25% withheld includes only the standard deductions required by law. Many employers make additional payroll deductions for benefits such as health insurance, savings, and retirement plans. The costs depend on the options you choose. For example, the cost for health insurance will likely be higher if you choose to cover family members.

Step Three: See What Kind of Jobs Will Support Your Lifestyle

Obtain a list of wages for different occupations. Be aware that wages will vary depending on where you live. You can download a list of Montana wages by occupation and geographical location at www.ourfactsyourfuture.org/admin/uploadedPublications/1983_OES_Wages06_Pt1.pdf.

Tip: If only the hourly wage is available, multiply it by 2,080 (the average hours worked in a year assuming a 40 hour work week) to find the gross annual wage. To find the monthly wage, divide the yearly wage by 12.

Now that you have a better idea of how much money it takes to live the way you want, you can determine whether the careers that interest you will support your chosen lifestyle.

"Wait!" you say, "Does this mean I shouldn't pursue my dream of becoming a social worker?" Not at all. Doing work that suits you is what's most important, but it's also important to know what you might have to sacrifice to do what you love. Maybe you'll have to go without cable TV, take an additional weekend job, or live close enough to work so you can bike or walk there. If you really want a certain job, you'll find a way to make it work.

How Much Education Will You Need?

Do you know how much education is typically required for these careers? Test your knowledge.



1. Physical Therapists

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

2. School Principals

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

3. Computer Programmers

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

4. Engineers

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

5. Paralegals

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

6. Floral Designers

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

7. Broadcasters

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

8. Telemarketers

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

9. Dental Hygienists

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

10. Wildlife Conservation Officers

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

11. Desktop Publishers

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

12. Janitors and Cleaners

- a. On-the-job training
- b. Associate degree
- c. Bachelor's degree
- d. Master's degree

Answers: 1. d 2. d 3. c 4. c 5. b 6. b 7. c 8. a 9. b 10. c 11. b 12. a

Steps to your Future



Small, well-planned steps today are giant steps toward a great future.

1. Explore who you really are.

If you want a job you'll be happy with, you'll need to find one that fits your personality and interests. What do you like to do? What are your favorite classes in school? How do you spend your free time? Give some real thought to the subject, then try taking some career interest surveys (like the one on pages 13-20 or online at MCIS Junior at <http://mtcis.intocareers.org>)*. They will help you match your interests to specific occupations.

2. Learn more about careers of interest.

A good place to start finding out about careers is online. Some of the most complete information for Montana occupations is on the Montana Career Information System (MCIS) or MCIS Junior. Go to <http://mtcis.intocareers.org> to find descriptions of over 500 occupations, including details on work environment, tasks performed, wages, education required, training programs, and more.

Eventually, you'll want to narrow your choices to a group of related careers that seem to fit you best. Then find people in careers you're interested in and talk to them about their jobs. Many professionals will be happy make time for an informational interview with a student. Also check into job shadowing, where you spend time on the job with someone in a field you're interested in. Can't think of anyone working in jobs that interest you? Ask your parents, teachers, counselors, neighbors, and business leaders for suggestions.

3. Start planning (and get it down in writing).

Find out what you'd need to do to go into the careers that interest you. Then figure out which high school courses you'll need to take. Fill out the High School Course Plan on pages 26-27.

People are usually more committed to achieving their goals if they write them down. So keep records as you take each of the above steps. MCIS provides a career portfolio for you to do this. Your career interests and goals will likely change over time, and that's okay. You can change your plan as often as you need to. The key is to have a plan you can refer to along the way.

Remember, your school counselor and teachers can help you find answers to many of your questions about careers and how to prepare for them. And don't forget to ask your parents' advice. You might be surprised—they're not nearly as dumb as they look.

*MCIS Junior is available only through a licensed account. Ask a teacher or counselor for sign-in information at your school, or contact Montana's Career Resource Network (406-444-2430) for more information about setting up an account.

Step 1: Explore Who You Really Are

No one knows you better than you...

...But maybe you've never thought about your values, interests, and personality in terms of how they will fit into the world of work. If you want to be happy with your career, you'll need a job that fits all these aspects of you. So the first step in career planning is to explore the person you are.

Know your likes and dislikes. Recognize what you are good at, and what you are not so good at. What things are most important to you? Pay attention to the way you feel about everything you experience. All these things will help you figure out the kind of work you might enjoy someday. The following checklists will give you a start.

What do you value most?

From the list below, think about what things are most important to you. Which ones make you feel best? Which ones would you be most upset not to have?

Prioritize the 6 or 7 you value most by writing "1" in the blank in front of the thing that is most important to you, a "2" for the thing that is next most important, and so on. You don't have to limit yourself to the list provided. Feel free to add your own.

- | | |
|--------------------|-----------------------|
| _____ acceptance | _____ power |
| _____ possessions | _____ family |
| _____ security | _____ other (specify) |
| _____ status | _____ |
| _____ people | _____ other (specify) |
| _____ challenge | _____ |
| _____ creativity | _____ |
| _____ independence | _____ |

What are your Comfort Zones?

When you begin exploring careers, it is important to learn about working conditions of those careers. Think about how well they would fit you. For example, if you don't like to sit still for very long, you probably wouldn't be very satisfied in a career that involves working mainly at a desk.

Write an "L" in the blank beside those working environments you think you would like. Write "D" in the blanks beside those you think you'd dislike. As you learn more about careers in step two, keep your preferred "comfort zones" in mind.

- | | |
|---------------------------|------------------------------|
| _____ Outside Work | _____ Extended Travel |
| _____ Inside Work | _____ Repeating Tasks |
| _____ Quiet Environment | _____ Variety of Tasks |
| _____ Noisy Environment | _____ Working with People |
| _____ Rotating Shift Work | _____ Working with Things |
| _____ Regular Hours | _____ Working with Data |
| _____ Weekend Work | _____ Working with Ideas |
| _____ Physical Work | _____ Risk-Taking Work |
| _____ Non-Physical Work | _____ Safe, Predictable Work |
| _____ Overnight Travel | |



BE SURE TO CHECK OUT MCIS JR. YOU'LL FIND ONLINE INTEREST AND SKILLS ASSESSMENTS TO HELP YOU NARROW YOUR LIST OF POSSIBLE OCCUPATIONS.

Set up a portfolio account on your school's MCIS Junior site: <http://mtcis.intocareers.org>

Choosing a career to fit your interests and personality

More Questions to Consider:

What do you enjoy?

Think about how you spend your free time. It could be helping children, playing sports, cooking, doing paperwork, reading, or anything else.

- 1.
- 2.
- 3.

What are your aptitudes?

What are you naturally good at, either physically or mentally? It could be getting along well with other people, quickly grasping how to do math problems, or being able to carry a perfect musical pitch. If you can't think of what your natural abilities are, ask a relative, a teacher, or one of your friends to help you.

- 1.
- 2.
- 3.

What are your skills?

Skills are slightly different than aptitudes. While your aptitudes are your natural abilities or talents, your skills are the abilities you have gained through training and practice.

Your skills could be drawing, giving a speech, or organizing a school function. Again, if you can't think of anything, ask someone who knows you well for help.

- 1.
- 2.
- 3.



If you're like most people, you'll be happier in a career that matches your interests and personality. You will feel more comfortable and perform better on the job. On the next 6 pages, you'll find descriptions of the major career interest groups, along with interest assessment questions, and sample lists of occupations within those groups. On the interest assessment portions, check those items that apply to you, then see which groups have the most check marks.

Artistic

Artistic people are often creators. They like to make things using their imagination. They prefer to deal with ideas more than objects. Artistic careers usually involve creating original pieces. Tasks in artistic careers can often be done without following a clear set of rules.



Are you?...

- | | | |
|--------------------------------------|--|---|
| <input type="checkbox"/> Creative | <input type="checkbox"/> Independent | <input type="checkbox"/> Impulsive (acting quickly without too much forethought) |
| <input type="checkbox"/> Complicated | <input type="checkbox"/> Imaginative | <input type="checkbox"/> Intuitive (making decisions based on “gut feeling”) |
| <input type="checkbox"/> Courageous | <input type="checkbox"/> Original | <input type="checkbox"/> Introspective (thinking over your own ideas and feelings) |
| <input type="checkbox"/> Emotional | <input type="checkbox"/> Sensitive | <input type="checkbox"/> Idealistic (working for perfection, sometimes forgetting practical things) |
| <input type="checkbox"/> Expressive | <input type="checkbox"/> Open to new ideas | |

Do you like to?...

- ☐ Sketch, draw, or paint
- ☐ Attend concerts, theaters, or art exhibitions
- ☐ Read fiction, plays, or poetry
- ☐ Work on crafts
- ☐ Take photographs
- ☐ Write stories
- ☐ Sing, dance, or act

Do your hobbies include?...

- ☐ Sewing
- ☐ Performing
- ☐ Desktop publishing
- ☐ Creating web pages
- ☐ Taking dance lessons

| Occupation Examples | Interest Groups | Big Sky Pathway |
|--|-----------------|--|
| Architects | ARI | Industrial, Manufacturing, and Engineering Systems |
| Librarians | ACI | Human Services and Resources |
| Commercial and Industrial Designers | ARE | Arts and Communications |
| Graphic Designers | AER | Arts and Communications |
| Interior Designers | AER | Arts and Communications |
| Merchandise Displayers and Window Trimmers | ARE | Business, Management, and Information Systems |
| Musicians and Singers | AES | Arts and Communications |
| News Analysts, Reporters, and Correspondents | AI | Arts and Communications |
| Editors | AES | Arts and Communications |
| Photographers | ARE | Arts and Communications |

Conventional

Conventional people are often called organizers. They like to collect and organize things. They are most comfortable when they have a clear set of rules or steps to follow. They often like working with numbers. Conventional occupations frequently involve working with data and details more than with ideas. Usually there is a clear line of authority to follow.



Are you?...

- _____ Organized _____ Efficient
- _____ Structured _____ Thrifty
- _____ Accurate _____ Obedient
- _____ Practical _____ Methodical (following a set plan)
- _____ Orderly _____ Conforming (following the rules)
- _____ Polite _____ Conscientious (feeling obliged to do your best work)
- _____ Persistent

Do you like to?...

- _____ Work with numbers
- _____ Type
- _____ Be responsible for details
- _____ Collect or organize things
- _____ Follow defined procedures
- _____ Use computers and related equipment

Do your hobbies include?...

- _____ Collecting related objects (stamps, coins, cards)
- _____ Playing computer or card games
- _____ Keeping club or family records and files



| Occupation Examples | Interest Groups | Big Sky Pathway |
|--|-----------------|---|
| Claims adjusters, Examiners, and Investigators | CES | Business, Management, and Information Systems |
| Accountants and Auditors | CEI | Business, Management, and Information Systems |
| Computer Support Specialists | CIR | Business, Management, and Information Systems |
| Medical Records Technicians | CRE | Health Sciences |
| Cashiers | CER | Business, Management, and Information Systems |
| Counter and Rental Clerks | CER | Business, Management, and Information Systems |
| Bill and Account Collectors | CES | Business, Management, and Information Systems |
| Billing and Posting Clerks | CRE | Business, Management, and Information Systems |
| Bookkeeping and Accounting Clerks | CEI | Business, Management, and Information Systems |
| Tellers | CER | Business, Management, and Information Systems |

Enterprising

Enterprising people are often called persuaders. They like to convince others to do things. Enterprising occupations frequently involve starting and carrying out projects. These occupations can involve leading people and making many decisions. Sometimes they require risk taking and often deal with business.



Are you?...

- _____ Agreeable
- _____ Sociable
- _____ Persuasive
- _____ Ambitious
- _____ Energetic
- _____ Enthusiastic
- _____ Adventurous
- _____ Popular
- _____ Talkative
- _____ Outgoing
- _____ Assertive (taking charge of situations)
- _____ Self-confident (believing in yourself and your abilities)

Do you like to?...

- _____ Make decisions
- _____ Lead a group
- _____ Start projects
- _____ Organize activities
- _____ Sell things or promote ideas
- _____ Start your own business
- _____ Meet important people
- _____ Have power or status

Do your hobbies include?...

- _____ Selling products
- _____ Being a club president or team captain
- _____ Learning about government
- _____ Reading current events



| Occupation Examples | Interest Groups | Big Sky Pathway |
|-----------------------------------|-----------------|---|
| Chief Executives | ECS | Business, Management, and Information Systems |
| General and Operations Managers | EC | Business, Management, and Information Systems |
| Financial Managers | ECS | Business, Management, and Information Systems |
| Food Service Managers | ECS | Business, Management, and Information Systems |
| Lodging Managers | ECS | Business, Management, and Information Systems |
| Property and Real Estate Managers | ECR | Business, Management, and Information Systems |
| Loan Officers | ESC | Business, Management, and Information Systems |
| Lawyers | ECI | Human Services and Resources |
| Supervisors, Food Service | ERC | Business, Management, and Information Systems |
| Bartenders | ESR | Business, Management, and Information Systems |

Investigative

Investigative people are often called thinkers. They like to think, explore ideas, and study information. Investigative occupations frequently involve working with numbers or other data and require an extensive amount of thinking. These occupations can involve searching for facts and figuring out problems mentally.



Are you?...

- | | | |
|------------------------------------|---|--|
| <input type="checkbox"/> Precise | <input type="checkbox"/> Scholarly | <input type="checkbox"/> Broadminded |
| <input type="checkbox"/> Logical | <input type="checkbox"/> Scientific | <input type="checkbox"/> Inquisitive (questioning why or how) |
| <input type="checkbox"/> Curious | <input type="checkbox"/> Complex | <input type="checkbox"/> Reserved (holding back socially, not outgoing) |
| <input type="checkbox"/> Observant | <input type="checkbox"/> Self-confident | <input type="checkbox"/> Analytical (breaking data or information into parts and examining them to learn more about the whole) |
| <input type="checkbox"/> Cautious | <input type="checkbox"/> Intellectual | |

Do you like to?...

- | | |
|--|--|
| <input type="checkbox"/> Explore a variety of ideas | <input type="checkbox"/> Be challenged |
| <input type="checkbox"/> Use computers | <input type="checkbox"/> Do research |
| <input type="checkbox"/> Work by yourself | |
| <input type="checkbox"/> Perform lab experiments | |
| <input type="checkbox"/> Read scientific or technical journals | |

Do your hobbies include?...

- | |
|---|
| <input type="checkbox"/> Book Club |
| <input type="checkbox"/> Astronomy (studying the stars) |
| <input type="checkbox"/> Crossword puzzles/board games |
| <input type="checkbox"/> Computers |
| <input type="checkbox"/> Visiting museums |

| Occupation Examples | Interest Groups | Big Sky Pathway |
|--|-----------------|---|
| Computer Programmers | IRC | Business, Management, and Information Systems |
| Computer Software Engineers, Applications | IRC | Business, Management, and Information Systems |
| Computer Systems Analysts | ICR | Business, Management, and Information Systems |
| Database Administrators | ICR | Business, Management, and Information Systems |
| Computer Systems Administrators | IRC | Business, Management, and Information Systems |
| Data Communications Analysts | IRC | Business, Management, and Information Systems |
| Agricultural and Food Scientists | IR | Environmental and Agricultural Systems |
| Conservation Scientists | IRC | Environmental and Agricultural Systems |
| Clinical, Counseling, and School Psychologists | ISA | Human Services and Resources |
| Chiropractors | IRS | Health Sciences |

Realistic

Realistic people are often called doers. They like to work with their hands and be physically active. Realistic occupations frequently involve practical, hands-on work. They often deal with plants, animals, and real-world materials like wood, tools, and machinery. Many realistic occupations require working outside. They do not usually involve a lot of paperwork or working closely with others.



Are you?...

- | | |
|--------------------------------------|--|
| <input type="checkbox"/> Practical | <input type="checkbox"/> Persistent |
| <input type="checkbox"/> Stable | <input type="checkbox"/> Self-controlled |
| <input type="checkbox"/> Thrifty | <input type="checkbox"/> Curious about the physical world |
| <input type="checkbox"/> Ambitious | <input type="checkbox"/> Frank (willing to share your thoughts and feelings) |
| <input type="checkbox"/> Mechanical | <input type="checkbox"/> Concrete (preferring real things to ideas) |
| <input type="checkbox"/> Athletic | <input type="checkbox"/> Systematic (following a set process or plan) |
| <input type="checkbox"/> Independent | |

Do you like to?...

- | |
|--|
| <input type="checkbox"/> Tinker with machines/vehicles |
| <input type="checkbox"/> Work outdoors |
| <input type="checkbox"/> Work on electrical equipment |
| <input type="checkbox"/> Be physically active |
| <input type="checkbox"/> Use your hands |
| <input type="checkbox"/> Tend/train animals |
| <input type="checkbox"/> Build things |



Do your hobbies include?...

- | | |
|---|--|
| <input type="checkbox"/> Playing sports | <input type="checkbox"/> Hunting/fishing |
| <input type="checkbox"/> Gardening | <input type="checkbox"/> Woodworking |
| | <input type="checkbox"/> Repairing cars or equipment |

| Occupation Examples | Interest Groups | Big Sky Pathway |
|--|-----------------|--|
| Farmers and Ranchers | REC | Environmental and Agricultural Systems |
| Carpenters | RCE | Industrial, Manufacturing, and Engineering Systems |
| Cooks, restaurant | REA | Business, Management, and Information Systems |
| Bricklayers & Stonemasons | RCE | Industrial, Manufacturing, and Engineering Systems |
| Electricians | RCE | Industrial, Manufacturing, and Engineering Systems |
| Janitors and Cleaners | RCE | Human Services and Resources |
| Maids and Housekeeping Cleaners | RCS | Human Services and Resources |
| Landscaping and Groundskeeping Workers | RIA | Environmental and Agricultural Systems |
| Stock Clerks and Order Fillers | RCE | Business, Management, and Information Systems |
| Farmworkers and Laborers, crop | RCE | Environmental and Agricultural Systems |

Social

Social people are often called helpers or “people people.” They like working with people more than things or ideas. Social occupations frequently involve working with, communicating with, and teaching people. These occupations often involve helping or providing service to others.



Are you?...

- | | |
|---------------------|---|
| _____ Helpful | _____ Generous |
| _____ Insightful | _____ Forgiving |
| _____ Understanding | _____ Patient |
| _____ Kind | _____ Empathetic (being sensitive to others' feelings, thoughts, and experiences) |
| _____ Cooperative | _____ Idealistic (working for perfection, sometimes forgetting practical things) |
| _____ Outgoing | |
| _____ Friendly | |

Do you like to?...

- | |
|---------------------------------------|
| _____ Work in groups |
| _____ Help people with their problems |
| _____ Teach/train others |
| _____ Do volunteer work |
| _____ Play team sports |
| _____ Serve others |

Do your hobbies include?...

- | | |
|---|---|
| _____ Helping others with personal concerns | _____ Religious activities |
| _____ Attending sporting events | _____ Volunteering for social action groups |
| _____ Caring for children | _____ Joining clubs or organizations |

| Occupation Examples | Interest Groups | Big Sky Pathway |
|--|-----------------|---|
| Education Administrators | SEI | Human Services and Resources |
| Employment Specialists | SEC | Business, Management, and Information Systems |
| Child, Family, and School Social Workers | SAE | Human Services and Resources |
| Medical and Public Health Social Workers | SIA | Human Services and Resources |
| Clergy | SAE | Human Services and Resources |
| Preschool Teachers | SAC | Human Services and Resources |
| Elementary School Teachers | SAI | Human Services and Resources |
| Middle School Teachers | SAI | Human Services and Resources |
| Secondary School Teachers | SAI | Human Services and Resources |
| Teacher Assistants | SCA | Human Services and Resources |

Step 2: Learn More About Careers

As you continue to learn more about yourself and what careers might be a good fit for you, make it your mission to discover as much as you can about those careers too. Use every opportunity to find out what the careers really involve.



Computer Resources

Use online resources of career information like MCIS, which allows you to explore occupations which interest you and provide tools to help you match occupations to your personal characteristics. You can also find scholarship opportunities and research schools.

Books and Periodicals

There are thousands of books of many types and levels of detail on occupations. Some, such as encyclopedias, will provide information on a wide variety of careers. Others will give you very specific information on a particular career, such as trade journals.

Information Interviewing

Ask a worker who's employed in a career you are interested in to visit with you. Most individuals enjoy talking about their work, so they are willing to help. Prepare questions ahead of time so you can keep the conversation focused. The questions in the box below would be a good start.

Questions to Ask:

What do workers in the occupation really do on the job?

What are the working conditions--environment, hours, etc.?

What skills and knowledge are needed?

What level and area of education are needed?

What kind of experience is required?

How much does it pay?

Is employment in the occupation growing or shrinking?

Job Shadowing

Job shadowing takes information interviewing one step farther, you might say. Visit people working at their jobs. Ask them to explain what they are doing and how it contributes to their workplace. Understand that in some fields, such as healthcare, there may be legal and safety restrictions which limit job shadowing activities.

Participating

Learn about occupations by participating in a school-to-career work-based program, technical education program, or a cooperative education program. Part-time and summer jobs are also great opportunities to learn more about career options.

Volunteer

Even if you cannot find a part-time or summer job in a career that interests you, you may be able to assist someone in that job by volunteering. It will give you the chance to find out if you really like that career field, and you'll make valuable contacts in the industry. If you do good work now, employers will remember you once you've gotten the education you need to qualify for the job.

And remember, sometimes it is as important to discover that you do not like a career as it is to discover that you do like one. It is better to discover that now than to wait until you have spent several years and thousands of dollars in college to find out.

To find out which of these career exploration experiences are available to you or the best career choices, ask your school counselor or teachers. And don't forget to look for opportunities on your own.

Hot Career Trends

Your interests and aptitudes should be the biggest factors in choosing a career. But it is also wise to be aware of career trends in the labor market. Which careers are on the “hot” list, projected to grow rapidly or need the most workers?

You may very likely not be interested in pursuing any of the careers on the “hot” lists, but becoming aware of the social and economic factors driving those career trends might pay off for you. For example, maybe you have your heart set on being an accountant and couldn’t care less about pursuing any “hot” health careers. But since you are aware that health care is a growing, good-paying field, you could consider specializing in accounting services for healthcare providers.

HOT Careers in Montana Requiring Post-Secondary Education

| Occupation | Education Required | Annual Openings | Mean Hourly Wage |
|--|---|-----------------|------------------|
| General and Operations Managers | Bachelor’s or higher degree + work experience | 428 | \$24.14 |
| Registered Nurses | Associate’s degree | 423 | \$22.99 |
| Automotive Service Technicians and Mechanics | Postsecondary vocational training | 191 | \$14.62 |
| Hairdressers, hairstylists, and cosmetologists | Postsecondary vocational training | 188 | \$8.68 |
| Accountants and Auditors | Bachelor’s or higher degree | 165 | \$20.31 |
| Lawyers | Professional Degree | 161 | \$24.39 |
| Real Estate Sales Agents | Postsecondary vocational training | 147 | \$16.64 |
| Insurance Sales Agents | Bachelor’s or higher degree | 138 | \$13.71 |
| Construction Managers | Bachelor’s or higher degree | 133 | \$24.89 |
| Secondary School Teachers, except special and vocational ed. | Bachelor’s or higher degree | 115 | \$35,635* |
| Elementary School Teachers, except special ed. | Bachelor’s or higher degree | 107 | \$35,769* |
| Licensed Practical and Licensed Vocational Nurses | Postsecondary vocational training | 107 | \$14.32 |

*Hourly Wage not available. Mean annual wage has been substituted.



Step 3: Make a Plan (And Put It Down In Writing)

This might be a good time to remind you that you don't need to decide on a career right this very minute. But it is important to give it some thought so you can start planning your high school courses. You don't want to find yourself, as a junior or a senior, without enough semesters left to fit in all the classes you need for a technical institute or college program you want to attend.

So if you have at least a general idea of a career area you are interested in, find out the specifics about the type of education recommended or other training options for careers in that field.

If your career area requires you to attend college, find out which colleges offer programs in your field, and what their admissions standards are. Then plan your high school work accordingly.

If your career area doesn't require post-secondary education, find out about other training options. Plan to take high school courses that will allow you to explore careers of interest and to gain the skills you'll need.

Aim High

So what happens when you've taken the assessments and investigated different career areas, but still have no idea what you want to pursue? Your best bet is to "aim high." Plan your high school coursework with the highest level of college education in mind. That way, when you do decide on a career field, you'll be able to get into those institutions with challenging admissions standards.

What are your Options?

Different careers require different levels and types of educational and training. Here are a few of the more common options to prepare for your career:

Technical or vocational training

Montana has several institutions that offer technical or vocational training. There are five colleges of technology that offer formal short-term programs (lasting just a few months) up to associate degree programs (about two years). Private colleges, hospital-based programs, and tribal-operated community colleges also offer shorter-term programs. And don't forget the state's colleges and universities. They also offer several associate degree programs.

In all of these cases, the programs are generally technical in nature and focus on a specific career field. The institutions work cooperatively with businesses to teach the skills needed in today's workplaces. The programs include some general education as well, to prepare well-rounded individuals ready for employment. But the programs are definitely hands-on, giving you an immediate chance to get a feel for the actual work involved.



More Options:

College & University

Depending on how many more years after high school you want to invest in your career preparation, the choices are almost limitless for those with a college degree. Private colleges and public universities provide the type of well-rounded education that employers look for when hiring workers in a wide range of careers.

Earning a bachelor's degree involves a minimum of four years. If you're willing to invest even more time for a master's degree (usually another year or two), additional careers would be open to you. Additional careers (such as dentist) are open to those who really want to continue their education and get a doctorate or professional degree.

Just remember, too many people enroll in college just because they don't know what else to do. Then they end up switching majors multiple times, taking extra semesters to graduate, and ending up with thousands of dollars in school loans, all for a degree they may not have needed. If you do attend college, make sure you have a plan, and that the career you've chosen requires a college degree.

Apprenticeship

If you're a hands-on learner, another great option for career training is apprenticeship. Apprenticeship combines on-the-job training with some classroom studies. In both, the focus is totally on the skills necessary for that occupation. Apprentices learn the latest skills and technologies that employers need. They are guided and supervised by experienced workers, learning the tasks involved in a very structured way.

Because participants are learning at the worksite, they are also earning a wage. As skills increase, so does the paycheck. The "earn while you learn" concept is often recognized as an industry scholarship worth up to \$150,000.

Careers that can be learned through apprenticeship in Montana are: aircraft mechanics, auto body repairers, automobile mechanics, avionics technicians, bakers, boilermakers, bricklayers, bookbinders and bindery workers, bus and truck (diesel engine) mechanics, building maintenance workers, carpenters, child care workers, cement masons, communications equipment mechanics, chefs and dinner cooks, cabinetmakers, electricians, electrical line installers and repairers, farm equipment mechanics, fire fighters, glaziers, general construction workers, heating and cooling system mechanics, hydroelectric station operators, heavy equipment mechanics, jewelers, motorcycle mechanics, machinists, millwrights, meat cutters (butchers), operating engineers, office machine repairers, parts salespeople, painters, plumbers and pipefitters, printing press operators, pharmacy technicians, roofers, respiratory therapists, real estate appraisers, structural metal workers, sheet metal workers, shipping and receiving clerks, security alarm installers, and tile setters.

For more information on apprenticeship possibilities, contact your nearest Job Service Workforce Center, or contact Mark Maki, state director of the Apprenticeship and Training Program in Helena at 444-3556.



Military

U.S. Military Branches

Air Force

Army

Coast Guard

Navy

Marine Corps

Air National Guard

Army National Guard



The U.S. Armed Forces provide training and work experience in a wide range of career fields. Career opportunities are divided between enlisted personnel and officers. Most enlisted personnel need at least a high school diploma. Enlisted personnel carry out the basic operations of the military in areas such as combat, healthcare, engineering,

and construction. Officers must have a bachelor's or more advanced degree. They must supervise and manage all military activities.

Reserve Office Training Corps (ROTC) programs in each of the branches of the military offer additional opportunities for training and experience. Those who qualify are eligible for financial assistance to attend college, in return for agreeing to serve in the military after graduation.

Specific career opportunities in the armed forces vary somewhat by military branch. Each of the armed forces has an active component and a reserve component.

For more information on career opportunities in the armed forces, visit the website www.todaysmilitary.com. "Today's Military" is an educational and informational website designed to help young people better understand the U.S. military and the opportunities it represents for America's young people.

Now Put It In Writing

If preparing for your future is a journey, then your career plan is your map. Just as you wouldn't look at a map once, then leave it behind and trust your memory to guide you, you shouldn't keep your career plan entirely in your head.

So write it down.

Often we don't recognize that our ideas aren't fully-formed until we try to articulate them. Take the time to commit your plan to paper, or create an online portfolio using MCIS. This will let you go back and evaluate your progress, and serve as a reminder for what you still have to do.

Remember, you can change your plan as often as your interests change. The important thing is to keep track of where you want to go.

A good place to start your written plan is with a high school course plan. This book provides one for you to use on pages 26 & 27. Be sure to refer to the high

school graduation requirements listed on page 5. Also, find out the requirements for your specific school district, and the classes currently offered at your future high school.

If you're interested in classes that aren't offered in your school, look into opportunities for distance learning. Ask your teachers, school counselor, or principal for information. You may even want to look into taking college-level courses via distance learning while you're still in high school. In some cases, you can get both high school and college credit for courses.

You don't have to go it alone! Remember all the people available to help you develop your high school educational plan. Ask your school counselor, homeroom teacher, advisor, and parents for help and guidance. Don't forget that MCIS Junior provides an electronic career portfolio to help you develop your high school educational plan and track your progress. You can access MCIS Junior through your school's account at <http://mtcis.intocareers.org>.



| High School Course Plan | | Freshman Year |
|---|---------------|-----------------|
| Subject | Fall Semester | Spring Semester |
| English Language Arts (4 credits required) | | |
| Mathematics (2 credits required, at least 3 credits recommended) | | |
| Social Studies (2 credits required, at least 3 credits recommended) | | |
| Science (2 credits required) | | |
| Health/Physical Education (1 credit required) | | |
| Arts (1 credit required) | | |
| Vocational/Technical Education (1 credit required) | | |
| Foreign Language (2 credits recommended) | | |
| Computer Science | | |
| Other Electives | | |

| High School Course Plan | | Sophomore Year |
|---|---------------|-----------------|
| Subject | Fall Semester | Spring Semester |
| English Language Arts (4 credits required) | | |
| Mathematics (2 credits required, at least 3 credits recommended) | | |
| Social Studies (2 credits required, at least 3 credits recommended) | | |
| Science (2 credits required) | | |
| Health/Physical Education (1 credit required) | | |
| Arts (1 credit required) | | |
| Vocational/Technical Education (1 credit required) | | |
| Foreign Language (2 credits recommended) | | |
| Computer Science | | |
| Other Electives | | |

| High School Course Plan | | Junior Year |
|---|---------------|-----------------|
| Subject | Fall Semester | Spring Semester |
| English Language Arts (4 credits required) | | |
| Mathematics (2 credits required, at least 3 credits recommended) | | |
| Social Studies (2 credits required, at least 3 credits recommended) | | |
| Science (2 credits required) | | |
| Health/Physical Education (1 credit required) | | |
| Arts (1 credit required) | | |
| Vocational/Technical Education (1 credit required) | | |
| Foreign Language (2 credits recommended) | | |
| Computer Science | | |
| Other Electives | | |

| High School Course Plan | | Senior Year |
|---|---------------|-----------------|
| Subject | Fall Semester | Spring Semester |
| English Language Arts (4 credits required) | | |
| Mathematics (2 credits required, at least 3 credits recommended) | | |
| Social Studies (2 credits required, at least 3 credits recommended) | | |
| Science (2 credits required) | | |
| Health/Physical Education (1 credit required) | | |
| Arts (1 credit required) | | |
| Vocational/Technical Education (1 credit required) | | |
| Foreign Language (2 credits recommended) | | |
| Computer Science | | |
| Other Electives | | |

Good Luck and Bon Voyage

Career planning isn't always fun. Sometimes it can be tedious, disappointing, and downright discouraging. You can almost always find something you'd rather do (watch tv, surf the web, walk the dog, clean the toilet, etc.). And since there is no due date and no grade at stake, it is a very easy task to put off until later.

So perhaps you should do one more bit of planning.

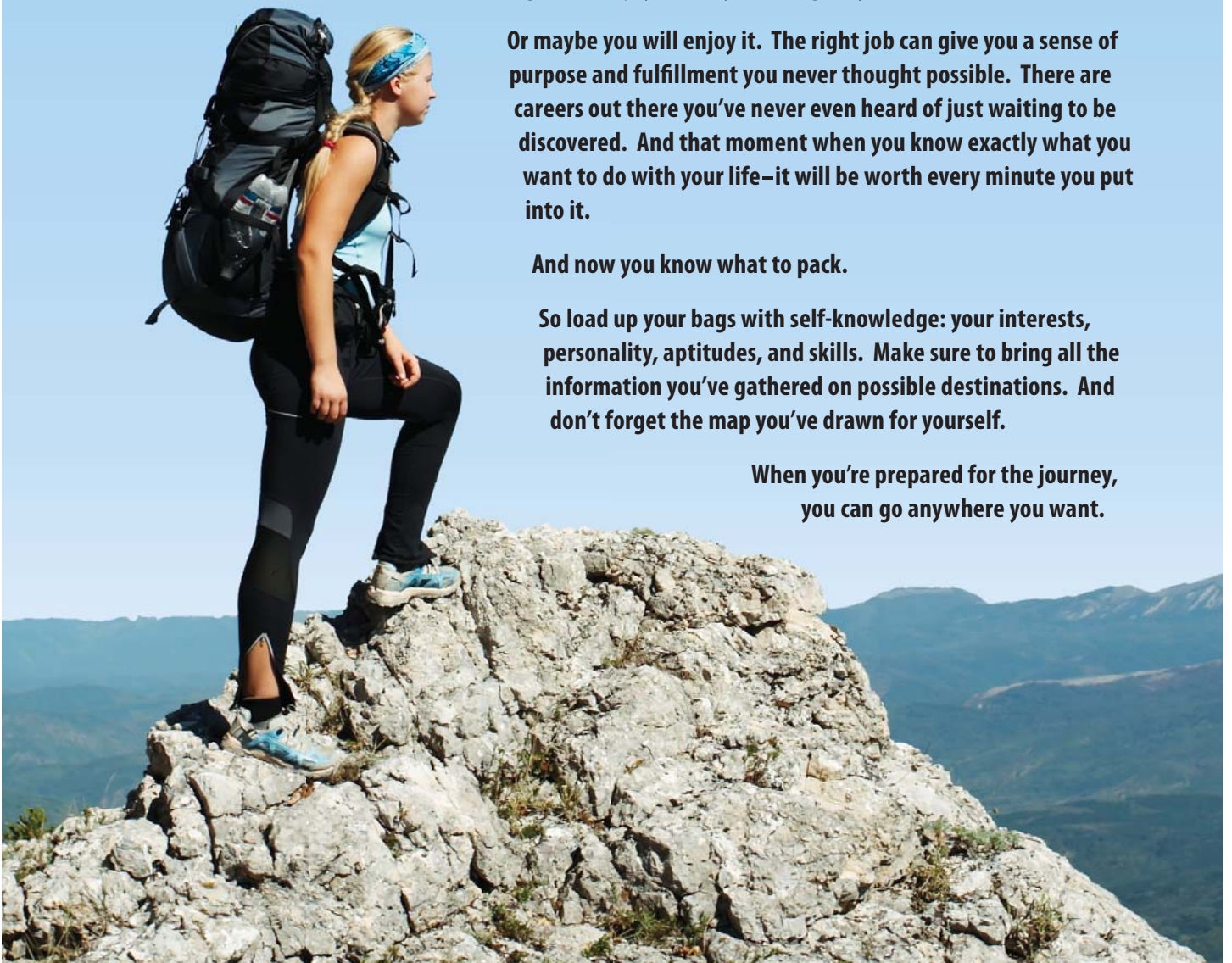
Set aside a time, even just an hour each week, and work on your career plan. Ask your parents to set aside some time to help you research, or at least to make sure you stick to your schedule. You might not enjoy it, but you'll be glad you did it.

Or maybe you will enjoy it. The right job can give you a sense of purpose and fulfillment you never thought possible. There are careers out there you've never even heard of just waiting to be discovered. And that moment when you know exactly what you want to do with your life—it will be worth every minute you put into it.

And now you know what to pack.

So load up your bags with self-knowledge: your interests, personality, aptitudes, and skills. Make sure to bring all the information you've gathered on possible destinations. And don't forget the map you've drawn for yourself.

When you're prepared for the journey,
you can go anywhere you want.



Notes:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Notes:

This image shows a single sheet of white paper with horizontal brown ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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This public document is intended for web distribution. Printed copies are available by request, and are published at an estimated cost of \$1.61 per copy, which includes \$1.61 for printing and \$0.00 for distribution.